



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
KML LAW GROUP, P.C.

Sentry Office Plz
216 Haddon Ave.
Suite 406
Westmont, NJ 08018
(215)627-1322

dcarlon@kmllawgroup.com

Attorneys for Secured Creditor
HomeBridge Financial Services, Inc.

In Re:

Jack Heinz Sandau and Loretta Marie Sandau,

Debtors.

Order Filed on November 5, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-17467 VFP
Adv. No.:
Hearing Date: 6/21/18 @10:00 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: November 5, 2018

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page 2

Debtor:

Jack Heinz Sandau, Loretta Marie Sandau

Case No.:

18-17467 VFP

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HomeBridge Financial Services, Inc. holder of a mortgage on real property located at 633 State Route 94 South, Fredon Township, NJ, 07860, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Jonathan Stone, Esquire, attorney for Debtors, Jack Heinz Sandau and Loretta Marie Sandau, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by January 29, 2019, or as may be extended by an application to extend or by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make adequate protection payments in accordance with the terms of the Loss Mitigation Order while loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Jack Heinz Sandau
 Loretta Marie Sandau
 Debtors

Case No. 18-17467-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Nov 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2018.

db/jdb +Jack Heinz Sandau, Loretta Marie Sandau, 633 Route 94 South, Fredon, NJ 07860-5023

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jonathan Stone on behalf of Debtor Jack Heinz Sandau jonstonelaw@gmail.com,

bkecf_stone@bkexpress.info; r43620@notify.bestcase.com

Jonathan Stone on behalf of Joint Debtor Loretta Marie Sandau jonstonelaw@gmail.com,

bkecf_stone@bkexpress.info; r43620@notify.bestcase.com

Kevin Gordon McDonald on behalf of Creditor HomeBridge Financial Services, Inc.

kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6